THE INFLUENCE OF RELIGIUSITY AND PRODUCT QUALITY ON THE PURCHASE DECISION OF MUSLIM CLOTHES IN E-COMMERCE IN MAKASSAR CITY

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PAPER INFO	*ABSTRACT*
Received: *10th November 2022* **Revised:** *15th November 2022* **Approved:** *20th November 2022*	**backgrounds:** The rapid and sophisticated development of information and communication technology has brought major changes in aspects of life. People can now do things more easily thanks to technological advances, including trade. **Aim:** This study aims to determine the effect of religiosity and product quality on purchasing decisions for seasonal clothing in e-commerce in the city of Makassar. **Methods:** This research uses quantitative research methods. The sampling technique used was purposive non-probability sampling using Hair's theory, so that the number of samples in this study was 160 samples. Sources of data in this study are primary data and secondary data with data collection methods through questionnaires, observation, and documentation. **Findings:** the results of the study show that partially the religiosity and product quality variables have a significant influence on the purchasing decision of Muslim clothing in e-commerce. Simultaneously the religiosity and product quality variables have a significant influence on the purchasing decision of Muslim fashion in e -commerce in Makassar city. Based on the results of the test for the coefficient of determination, it was found that religiosity and product quality can influence the decision to purchase Muslim clothing in e-commerce by 0.519 or 51.9%. Meanwhile, the remaining 0.481 or 48.1 % is influenced by other variables not proposed in this study. .
KEYWORDS	*Religiosity; Product quality; Buying decision*

INTRODUCTION

The rapid and sophisticated development of information and communication technology has brought about major changes in aspects of life (Showlani, 2021) . The Internet is currently one of the factors driving technological progress. Based on the results of a survey conducted by the Internet Service Providers Association (APJII), the number of Internet users in Indonesia in the second quarter of 2019 was 196.7 million. Compared to 2018, the number increased by 23.5 million , around 8.9 percent (Bayu, 2020). This shows that the internet is a community need with internet users experiencing significant growth in Indonesia every year (Kusuma, 2021).

People can now do things more easily thanks to technological advances, including trade. Now trade has changed in terms of buying and selling processes and marketing products. The trading process that utilizes information technology is understood by the term electronic commerce or e-commerce (Mulachela, 2022) . According to Purba in (Maulana & Nasir, 2021) gives the opinion that e - commerce is a set of information technology both in the form of applications and business processes, which connects companies, consumers and certain

communities through electronic devices to trade goods, services and information that is carried out electronically .

According to Seprtriana Tangkari, Director General of Informatics Applications at the Ministry of Communication and Information (Kemkominfo), said that Indonesia is in the 10 countries with the largest e-commerce growth, with an increase of 78 percent. Therefore, Indonesia is ranked first and Mexico is ranked second, with a growth rate of 59 percent (Zuraya, 2019) . This condition shows that the electronic commerce industry has strong values, so companies must take advantage of it. Many companies are currently using e- commerce to help their business grow. E-commerce is expected to play an important role in facing the business world. The use of e-commerce has an impact on the development of the business world, both small and large. As a result, the use of e-commerce as a form of implementing technological developments to market its products to all places, both nationally and internationally (Alwendi, 2020).

Currently, the development of e-commerce also has a major impact when the Covid-19 pandemic hit Indonesia in March 2020 (Nurlela, 2021). The implementation of public restriction policies, as well as control of COVID-19 have had an impact on increasing consumer online shopping. News report (cnnindonesia, 2021) the number of consumers using e-commerce to shop online in Indonesia in 2021 is 32 million. That number has jumped 88 percent from only 17 million in 2020. Director Neelsen Indonesia, stated that the number of consumers shopping has increased along with the increase in the internet in Indonesia.

E-commerce business is now growing at a very high speed. It can be seen from the large number of visitors to e-commerce every month. The following are the top 10 e-commerce companies with the highest number of visitors in Indonesia in Q3 2021.

Table 1 10
Top E-Commerce with Top Visitors in Indonesia

No	Ecommerce Name	Number of visitors
1.	Tokopedia	158,136,700
2.	Shopee	134,383,300
3.	Bukalapak	30,123,700
4.	Lazada	27,953,300
5.	Blibli	16,326,700
6.	Orami	12,840,000
7.	Ralali	5,513,300
8.	Bhinneka	4,506,700
9.	JD.ID	3,823,300
10.	Zalora	2,550,000

Source: (iprice.co.id, 2021)

Looking at the data in Table 1 above, Tokopedia ranks first, Shopee ranks second, Bukalapak ranks third, Lazada ranks fourth, and Blibli ranks fifth. Then followed successively Orami, Ralali, Bhinneka, JD.ID and Salora. Based on We Are Social research as of April 2021, 88.1 percent of internet users use e-commerce services to buy products (Lidwina, 2021) . Fashion products are the most popular sector in Indonesia and are in great demand by e-commerce users.

Fashion penetrates all aspects of life, including spirituality. This is reflected in the growing development of Islamic fashion, including Muslim fashion. Along with the emergence of Muslim fashion fashion trends with the latest innovations. Starting with an increasingly trendy hijab style with a simple and classy Muslim fashion model. Currently

Muslims are very aware of covering their private parts, Muslim clothing is no longer seen as covering their genitals but as a way of life. In addition, the existence of e-commerce that makes it easy for consumers to make transactions creates opportunities for the development of Muslim fashion. Muslim clothing is a model of clothing that is in accordance with the teachings of Islam. The hallmark of the Muslim fashion model is that it is closed and not see-through (Yuliza, 2021) .

This verse explains that the purpose of clothing is to cover the genitals, which should not be seen by other people. The next function of clothing is as jewelry for the wearer. Someone will appear neat and polite in Muslim clothing (Wahyuningsih, 2017) . As a country with a Muslim majority in the world, Thomson Reuters provides information that Indonesia is the third-ranked consumer of Muslim fashion in the world, spending a total of IDR 300 trillion per year. The Muslim fashion sector will still have room to grow, especially since consumption of Muslim clothing in Indonesia earns US$20 billion or IDR 286.9 trillion, with a growth rate of 18.2% per year (Oto & Tekno, 2021) . This is caused by the religious nature of consumers. The attitudes and behavior of consumers when making decisions about world affairs, considering the affairs of the hereafter and their religious beliefs is called religiosity (Aliyah & Suryaningsih, 2021) .

According to Ancok and Suroso in (Basuni & dkk, 2021) said that religiosity includes various aspects or dimensions not only when a person performs worship but also other activities. So that religiosity has an impact on purchasing decisions. According to Esso and Dibb in (Aliyah & Suryaningsih, 2021) say that religiosity has a significant influence on consumer behavior in purchasing decisions. Because each individual has their own level. Consumers with a high level of faith will pay more attention to whether the product they buy is in accordance with the teachings of their religion.

Apart from religiosity, purchasing decisions for Muslim clothing are influenced by product quality. Consumers will definitely consider this when making purchasing decisions because high-quality products will satisfy them (Martini, 2021) . Kotler and Armstrong in (Tirtayasa, 2021) argue that product quality is a characteristic of a product that has the ability to satisfy consumer needs. Products with high quality and meet consumer expectations will give a good impression. To find out the quality of products in e-commerce, consumers can only see the description or information listed under the product image. Information listed includes materials, sizes, colors, patterns and availability. Therefore, potential consumers must be careful in understanding the information provided, so they are not disappointed when buying the product (Sari & Harti, 2021) .

Previous research conducted by (Dessy Trimulyani, 2020) found that religiosity can influence purchasing decisions. On the other hand, the influence of religiosity on purchasing decisions shows insignificant results according to the findings (Fitria & Artanti, 2020). Then the findings by (Khaqiqi & dkk, 2021) concluded that product quality influences purchasing decisions. However, it is different from the findings by (Nasution, 2020) that product quality has no influence on purchasing decisions. Based on what has been explained previously, the researcher wants to review the relationship between religiosity and product quality simultaneously, so that there is an influence on purchasing decisions.

According to (Saidy & Katman, 2022), religiosity is a person's appreciation of religious values and teachings that are appreciated for religious teachings and values, both from the heart and actions. This appreciation is then carried out in everyday life. Religiosity can be manifested in one's activities or actions related to religion and beliefs that are adhered to (Rakhmawati, 2018). The religiosity of a Muslim can be measured by the extent of knowledge, belief, practice and appreciation of religion (Rahmawati, 2016) . According to some of the

definitions given above, it can be concluded that religiosity is a form of appreciation of religious teachings that exist within a person then acts according to the level of obedience to his religious teachings both in everyday life.

According to Saparso and Jesfer in (Tonibun & dkk, 2021) states that a product is any item offered by producers to be felt, requested, ordered, purchased, used or consumed according to the needs and desires of consumers. Product quality, as defined by Teguh and Rusly in (Septiani & Robianto, 2021), is the overall characteristics and characteristics of a product or service that affect the ability to meet stated needs. Meanwhile, according to Kotler and Armstrong in (Tirtayasa, 2021) product quality is the characteristic of a product that is able to meet consumer needs. According to some of the definitions set up above, it is concluded that product quality is a product/coal produced by a person or a company and has a use value that must be marketed to satisfy the needs and desires of consumers.

According to Private in (Showlani, 2021) purchasing decisions are all mental processes and other physical activities that occur in the buying process at a certain time and place and fulfill certain needs, in other words as the stages chosen by consumers . Another understanding of purchasing decisions is conveyed by Tjiptono in (Purboyo & dkk, 2021) is a process where consumers are aware of a problem, seek information about products, and assess how well each can solve problems, which leads to purchasing decisions. Meanwhile, the purchase decision according to Kotler and Armstrong in (Sumolang & Mandey, 2018) is the stage in the decision-making process where a consumer actually makes a purchase. Based on some of the definitions above, purchasing decisions are consumer actions when they actually buy after knowing the problem, looking for product information and determining how well each alternative solves their respective problems.

METHODS

Study utilizes quantitative research methods and uses an associative research approach. According to Suqiono in (Janet & dkk, 2021) defines that the associative research approach intends to determine the effect or relationship between two or more variables. Associative research has the form of a causal relationship, which shows that there are variables that are the cause and there are variables that are the effect. This means that changes in one variable (independent) cause changes in other variables (dependent).

Location and Time of Research

This research was conducted in the city of Makassar. The time for this research to be conducted is approximately 3 months from April to June 2022.

Population and Sample

In this research, the population used is the people of Makassar who are Muslim and have purchased Muslim clothing on e-commerce.

This research utilizes a sampling technique, namely non-probability sampling with purposive sampling (directed sampling) where the sampling technique is based on certain considerations. According to Hair's theory in (Iskandar & dkk, 2021) explains that when looking for research samples with unknown populations, a minimum calculation of 5 to 10 times the variables or indicators can be analyzed. Then the calculation of the sample obtained is as follows:

Sample = Number of Indicators $\times$ 10
= 16 $\times$ 10
= 160
In accordance with the calculations above, the researcher concluded that there were 160 samples in this study.

Method of collecting data

Data collection methods used in this study were questionnaires, observation and documentation. Questionnaires were given online via Google-from and offline to respondents using a Likert scale. It is understood that the Likert scale is a scale designed to measure attitudes, opinions, and perceptions of the symptoms experienced by respondents.

Data analysis technique

In this study, data were managed using statistical analysis techniques by utilizing the IBM SPSS Statistics version 21 computer program. Therefore the data analysis techniques for this study were through classical assumption tests, coefficient of determination tests, multiple linear analysis and hypothesis testing.

Variable operational definitions

    a. The religiosity variable (X1) and product quality variable (X2) are independent variables in this study.

    b. Purchase decision variable (Y) as the dependent variable in this study.

RESULTS AND DISCUSSION

Multiple Linear Analysis

       Multiple linear analysis tests were carried out to explain and predict how much influence religiosity (X1) and product quality (X2) had on the decision to purchase Muslim clothing in e-commerce in Makassar City. Table 2 shows the results of multiple linear analysis tests.

Table 2
Multiple Linear Analysis Test Results Coefficientsa

	Coefficients [a]					
	Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	5,345	2,574		2,077	.039
	Religiosity X1	,459	.089	,326	5,149	,000
	Product Quality X2	,397	.050	,504	7,961	,000

a. Dependent Variable: Purchase Decision

Source: Results of primary data processing by researchers, 2022

       From the results of the multiple linear analysis test in Table 2 above, the following form of the multiple linear regression equation is explained:

Y= 5.345+0.459X1+0.397X2+e

The multiple linear equation above, the interpretation obtained is as follows:

    a. The constant value is 5.345 indicating that when religiosity (X1) and product quality (X2) have a value of zero (0), the decision to purchase Muslim clothing on e-commerce will still have a value of 5.345.

b. The regression coefficient value for the religiosity variable (X1) is 0.459 indicating that an increase of 1 unit will increase the decision to purchase Muslim clothing in e-commerce by 0.459 units.

c. The regression coefficient value for the product quality variable (X2) is 0.397 indicating that an increase of 1 unit will increase the decision to purchase Muslim clothing in e-commerce by 0.397 units.

Test the Coefficient of Determination R2

Table 3
Test Results for the Coefficient of Determination

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	,721a	,519	, 513	2,211
a. Predictors: (Constant), Religiosity X1 , Product Quality X 2				

Source: Results of primary data processing by researchers, 2022

From the results of the R2 test table above, it shows that the R Square value is 0.519 or 51.9%. These results indicate that the percentage contribution of the independent variables in explaining the total amount of the dependent variable is 51.9%. Meanwhile, the remaining 0.481 or 48.1% is determined or influenced by other variables not proposed in this study.

Partial Hypothesis Test (T Test)

Obtained an understanding that the t test is used to determine whether or not there is a significant influence of the independent variables, namely religiosity and product quality partially on the dependent variable, namely purchasing decisions. The t test with a significance probability level of 0.05. If the significant value is <0.05, then partially the independent variable has an influence on the dependent variable. The results of the t test are obtained in Table 3 below:

Table 4
Partial Test Results (t test)

Coefficients a					
Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	std. Error	Betas		
1 (Constant)	5,345	2,574		2,077	.039
Religiosity X1	,459	.089	,326	5,149	,000
Product Quality X2	,397	.050	,504	7,961	,000
a. Dependent Variable: Purchase Decision Y					

Source: Results of primary data processing by researchers, 2022

Based on the results of the calculation of the t test in table 4.15 above, it is known that:

a. Obtained a significant value of the religiosity variable (X1) of 0.000 <0.05. In the end it leads to the conclusion that partially religiosity has a significant influence on purchasing decisions for Muslim clothing in e-commerce.

b. The significant value of the product quality variable (X2) is 0.000 <0.05. In the end it leads to the conclusion that partially product quality has a significant influence on purchasing decisions for Muslim clothing in e-commerce.

Simultaneous Hypothesis Test (Test F)

The F test aims to test all the independent variables (religiosity and product quality) studied, giving a simultaneous effect on the dependent variable (purchasing decision). If the significant value < 0.05, it means that the independent variable simultaneously has an influence on the dependent variable. However, if the significant value is > 0.05, it means that the dependent variable simultaneously does not have a significant effect on the dependent variable with a significance level of 5 % (α= 0.05). The results of the F test are obtained in Table 4 below:

Table 5
Simultaneous Test Results (Test F)

ANOVA [a]					
Model	Sum of Squares	Df	MeanSquare	F	Sig.
Regression	828,587	2	414,294	84,786	,000 [b]
residual	767,157	157	4,886		
Total	1595,744	159			

a. Dependent Variable: Purchase Decision Y
b. Predictors: (Constant), Religiosity X1, Product Quality X2

Source: Results of primary data processing by researchers, 2022

From the test results above, it was found that the significant value was 0.000 <0.05. In the end it leads to the conclusion that religiosity and product quality simultaneously have a significant influence on purchasing decisions for Muslim clothing in e-commerce.

Based on the results of the analysis that has been carried out, then a discussion will be carried out regarding the results of data processing in this study as follows:

Based on the findings of the analysis, the following will be discussed further related to the results of data processing in this study:

Religiosity has an influence on purchasing decisions for Muslim clothing in e-commerce in the city of Makassar.

From the partial test results in the table above, that the religiosity variable has a significant value of 0.000 <0.05, meaning that the religiosity variable has a significant influence on purchasing decisions for Muslim clothing in e-commerce. So the first hypothesis can be proven true.

In line with Faiz Muwajidin's explanation in (Isa & dkk, 2020) "the higher the obedience or belief a person has in their religion, the higher the level of religiosity". As a result, the stronger the religiosity values possessed by Muslim consumers in the city of Makassar, it can influence them in purchasing Muslim clothing on e-commerce.

The findings of this study are similar to those of research (Dessy Trimulyani, 2020) and (Yauchy Apsa, 2020) with the finding that religiosity is not able to influence the decision to purchase Muslim clothing. Because respondents in this study made purchasing decisions for Muslim clothing did not have a high level of religiosity in making purchase decisions, this was caused by other factors. The findings of this study indicate that religiosity has an influence on purchasing decisions. So it can be concluded that there is a discrepancy that

occurs in these findings with this study. The discrepancy that occurs in these findings shows that not all individuals have the same level of religiosity in making Muslim clothing purchasing decisions in e-commerce.

Product Quality Influences The Purchase Decision Of Muslim Clothing In E-Commerce In The City Of Makassar.

Table 5 above shows that the quality variable has a significant value of 0.000 <0.05, which means that the product quality variable influences the buying decision of Muslim fashion in e-commerce. So the second hypothesis can be proven true.

This finding is in line with the opinion of Kotler and Armstrong (Budianti & Anjarwati, 2017), "the better the quality of the products produced, the more opportunities consumers have to make purchasing decisions". As a result, the better the product quality, the higher the purchase decision. Consumers who are satisfied with Muslim clothing on e-commerce will continue to purchase Muslim clothing.

This finding is similar to the findings (Khaqiqi & et al, 2021) and (Dewi, 2021) that product quality can influence purchasing decisions. Meanwhile, in contrast to the findings that product quality is not able to influence purchasing decisions. This is because some of the products offered in e-commerce are of poor quality, for example having translucent quality fabrics. Meanwhile in the findings of this study that product quality influences purchasing decisions. So that it can be concluded that there is a gap that occurs in these findings and with this research. The discrepancy that occurs in these findings shows that not all products sold on e-commerce are of poor quality.

Religiosity and Product Quality Simultaneously Influence the Purchase Decision of Muslim Clothing in E-Commerce in Makassar City

From the results of the hypothesis test in table 4.17 above, a significant value of 0.000 <0.05 is obtained, which means that the religiosity and product quality variables simultaneously have a significant influence on purchasing decisions for Muslim clothing in e-commerce in the city of Makassar. So the third hypothesis can be proven true.

The results of purchasing decisions for Muslim clothing in e-commerce are influenced by religiosity and product quality. As from the previous understanding that religiosity is a religious attitude possessed by someone who makes him behave according to his level of obedience to his religion. Product quality is the strength of a product to meet consumer expectations. Therefore, every individual feels compelled to wear Muslim clothing, because one's religiosity feels the need for encouragement to submit to their own religion. Muslim clothing that has good quality will spur consumers in making purchasing decisions. Obtaining the conclusion that the existence of these two factors makes a simultaneous influence on the purchasing decision of Muslim fashion in e-commerce.

CONCLUSION

As with the findings above, the conclusions obtained will be explained below: Based on partial calculations (t test) the religiosity variable has a significant influence on the decision to purchase Muslim clothing in e-commerce in the city of Makassar. This is because the significant value is 0.000 <0.05, so the assigned Ha experiences acceptance and H0 experiences rejection. Based on partial calculations (t test) the product quality variable has a significant influence on purchasing decisions for Muslim clothing in e-commerce in the city of Makassar. This is because the significance value is 0.000 <0.05 as a result Ha experiences

acceptance and H0 experiences rejection. Based on simultaneous calculations (F test) , the variables of religiosity and product quality simultaneously have a significant influence on purchasing decisions for Muslim clothing in e-commerce in the city of Makassar. This is because the significant value is 0.000 <0.05 as a result Ha experiences acceptance and H0 experiences rejection

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